

## United States Bankruptcy Court - Northern District of Alabama

CASE NAME: William Barrier RobertsCASE NO.: 18-83442-CRJ-11MONTH ENDING: 11-30-19

Operating reports are to be filed monthly, in duplicate, with the  
Bankruptcy Clerk's Office by the 15<sup>th</sup> of each month

## INDIVIDUAL DEBTOR'S AFFIRMATIONS

YES ☒ NO ☐ All post petition individual taxes have been paid and the deposit slips are attached.

If you answered "No" to the above, list the types of taxes that are now due and owing.

TYPE OF TAX	AMOUNT
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

2. YES ☐ NO ☒ Adequate insurance on all assets/property including fire, theft, liability, collision and casualty is currently in full force and effect.

If no, enter: TYPE(S) \_\_\_\_\_ not in force.

List <u>All</u> Bank Accounts	Bank	Account No.	Type of Acct.	Balance
1.	<u>PNC</u>	<u>8575</u>	<u>Personal</u>	<u>681.81</u>
2.	_____	_____	_____	\$ _____
3.	_____	_____	_____	\$ _____

4. YES ☒ NO ☐ Copies of all banks statements and reconciliations are attached.

5. YES ☒ NO ☐ I have otherwise complied with all requirements of the Chapter 11 Operating Order.

6. YES ☒ NO ☐ All financial statements filed with the Bankruptcy Clerk's Office are prepared in accordance with generally accepted accounting principles.

7. YES ☒ NO ☐ I have attached a list of all post petition creditors that have been incurred since the filing of this case but that have not been paid, including Court approved professional (attorney, accountant, etc.) fees.

I CERTIFY THAT THE ABOVE INFORMATION IS TRUE TO THE BEST OF MY KNOWLEDGE AND BELIEF.

DATE 11.30.19  
PHONE 256.990.7255

William B. Roberts  
RESPONSIBLE PARTY

Bankruptcy Administrator Form Individual BA-01

United States Bankruptcy Court Northern District of Alabama Northern Division

CASE NAME: William Barrier Roberts CASE NO.: 18-83422-CRJ-11 MONTH ENDING: 11.30.19

**Individual Debtor's Cash Receipts and Disbursement**

Receipts/Income (GROSS) \$ 3410 <sup>BA-02</sup>  
 Alimony, Maintenance, Support received \_\_\_\_\_  
 Other Income \_\_\_\_\_  
     Interest \_\_\_\_\_  
     Sale/rent of real estate or personal property \_\_\_\_\_  
     Social Security \_\_\_\_\_  
     Pension or Retirement \_\_\_\_\_  
     Other (specify) \_\_\_\_\_  
**TOTAL RECEIPTS/INCOME** \_\_\_\_\_

**DISBURSEMENTS/EXPENSES (INCLUDE EMPLOYER DEDUCTIONS)**

Food \$ 96.00  
 Home Expenses \_\_\_\_\_  
     Rent or Home Loan \_\_\_\_\_  
     Real Estate Tax \_\_\_\_\_  
     Gas \$ 102.50  
     Water \_\_\_\_\_  
     Telephone \$ 72.75  
     Other Utilities(specify) Power + Cable 2000 65.5  
 Home Maintenance (repairs and upkeep) \_\_\_\_\_  
 Insurance Payments \_\_\_\_\_  
     Life \_\_\_\_\_  
     Health \$ 1359.00  
     Auto \$ 71.17  
     Home owners or renters \_\_\_\_\_  
     Other (specify) Pharmacy 6.00 DC/AS \$ 1305.33  
 Installments Loan Payments \_\_\_\_\_  
     Auto Loan \_\_\_\_\_  
     Other loans (specify) \_\_\_\_\_  
 Taxes withheld or Quarterly Income Taxes \_\_\_\_\_  
 School or Day Care Expense \_\_\_\_\_  
 Laundry and Dry Cleaning \_\_\_\_\_  
 Other \_\_\_\_\_

**TOTAL ALL DISBURSEMENTS/EXPENDITURES**

**TOTAL INCOME LESS TOTAL EXPENDITURES**

Beginning Cash Balance \$ 543.54

Ending Cash Balance \$ 681.81

I CERTIFY THAT THE ABOVE INFORMATION IS TRUE TO THE BEST OF MY KNOWLEDGE AND BELIEF.

Date 2-3-2020

Bill Roberts  
 RESPONSIBLE PARTY

# Virtual Wallet Spend Statement


PNC Bank


For the period 10/31/2019 to 11/27/2019

BILL ROBERTS  
2115 BIG COVE RD SE  
HUNTSVILLE AL 35801-1347

Primary account number: -8575


Number of enclosures: 0


 For 24-hour banking, and transaction or interest rate information, sign on to PNC Bank Online Banking at [pnc.com](http://pnc.com).


 For customer service call 1-888-PNC-BANK  
Monday - Friday: 7 AM - 10 PM ET  
Saturday & Sunday: 8 AM - 5 PM ET

Para servicio en español, 1-866-HOLA-PNC

Moving? Please contact us at 1-888-PNC-BANK

 Write to: Customer Service  
PO Box 609  
Pittsburgh PA 15230-9738

 Visit us at [PNC.com](http://PNC.com)

 TDD terminal: 1-800-531-1648  
For hearing impaired clients only

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## IMPORTANT ACCOUNT INFORMATION FOR ALL CONSUMER CHECKING CUSTOMERS

The information below amends certain information in our Consumer Schedule of Service Charges and Fees ('Schedule') and our Virtual Wallet Features and Fees ('Schedule'). All other information in our Schedule continues to apply to your account. Please read this information and retain it with your records.

Effective September 13, 2019, the \$10 annual fee will no longer be assessed for the following Affinity Visa Debit Cards: Pittsburgh Pirates (PNC Park), Pittsburgh Steelers, WBS Penguins, Washington Nationals, Chicago Bears, Cincinnati Reds

If you have any questions, please feel free to stop by a local PNC Branch or call the Customer Care Center at 1-888-762-2265.

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## IMPORTANT INFORMATION ABOUT CONSUMER CHECK PRICES AND QUANTITIES

Effective January 19, 2020, check order quantities for the PNC Custom and Wallet/Wallet Duplicate D check designs listed below\*, will decrease from 100 to 80 checks.

Effective January 19, 2020, prices for consumer check designs, **excluding** PNC Custom and Wallet/Wallet Duplicate D check designs listed below\* will increase.

**\*PNC Custom and Wallet/Wallet Duplicate D check designs:** Wallet PNC Exclusive, Wallet Duplicate PNC Exclusive, Wallet Pittsburgh Steelers, Wallet Pittsburgh Pirates, Wallet Washington Nationals, Wallet PNC Polish Check, Wallet Duplicate Wilkes-Barre Baby Penguins, Wallet Blue Safety, Wallet Green Safety, Wallet Yellow Safety, Wallet Blue Sheffield, Wallet Maroon Sheffield, Wallet Green Sheffield, Wallet Duplicate Blue Safety, Wallet Duplicate Green Safety, Wallet Duplicate Yellow Safety, Wallet Duplicate Blue Sheffield, Wallet Duplicate Maroon Sheffield and Wallet Duplicate Green Sheffield.

If you have questions regarding these changes, please call the number at the top of this statement or visit a PNC branch.


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## Cyber Security Awareness

Do you know what to do if you receive a fraudulent email, text or phone call that appears to come from PNC? Forward the message to PNC at [abuse@pnc.com](mailto:abuse@pnc.com). If you responded to a fraudulent text or email, clicked on a link, opened an attachment and/or disclosed personal information, immediately change your online banking password, using another device if possible. Then contact PNC Bank's Online Banking Team at 1-800-762-2035, select 1 for personal account or 2 for a business account, then select option 3.

## Holidays Can Bring Increased Scams

# Virtual Wallet Spend Statement

 For 24-hour information, sign on to PNC Bank Online Banking  
on pnc.com.

For the period 10/31/2019 to 11/27/2019

BILL ROBERTS

Primary account number: 8575

Watch out for Phishing, Vishing, and SMiShing scams, which often increase during the busy holiday season. These scams target potential victims via email, telephone, and text message, and are social engineering attempts to harvest sensitive personal information or to install malware onto your computer or mobile device. If a message looks suspicious, do not respond to it and do not open attachments and don't click links. Forward the message to PNC at [abuse@pnc.com](mailto:abuse@pnc.com).

## Virtual Wallet Spend Account Summary

BILL ROBERTS

Account number: -8575

Overdraft Protection Provided By: XXXXXX3166  
XXXXXX3174

Overdraft Coverage - Your account is currently **Opted-In**.

You or your joint owner may revoke your opt-in or opt-out choice at any time.

To learn more about PNC Overdraft Solutions visit us online at [pnc.com/overdraftsolutions](http://pnc.com/overdraftsolutions).

Call 1-877-588-3605, visit any branch, or Sign on to PNC Online Banking, and select the "Overdraft Solutions" link under the Account Services section to manage both your Overdraft Coverage and Overdraft Protection settings.

## Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
789.06	3,410.00	3,517.25	681.81
		Average monthly balance	Charges and fees
		794.86	.00

## Transaction Summary

Checks paid/withdrawals	Debit Card POS signed transactions	Debit Card/Bankcard POS PIN transactions
1	17	2
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
0	0	0

## Interest Summary

Annual Percentage Yield Earned (APYE)	Number of days in interest period	Average collected balance for APYE	Interest Earned this period
0.00%	0	.00	.00

As of 11/27, a total of **\$0.04** in interest was paid this year.

## Overdraft and Returned Item Fee Summary

	Total for this Period	Total Year to Date
Total Overdraft Fees	.00	396.00
Total Returned Item Fees (NSF)	.00	36.00
Total NSF/OD Refunds	.00	324.00

## Activity Detail

### Deposits and Other Additions

Date	Amount	Description
11/08	575.00	Deposit Reference No. 036507516
11/08	800.00	Deposit Reference No. 036507521
11/18	1,300.00	Online Transfer From 0000003017565394
11/25	735.00	Deposit Reference No. 038660831

There were 4 Deposits and Other Additions totaling **\$3,410.00**.

# Virtual Wallet Spend Statement



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For the period 10/31/2019 to 11/27/2019

BILL ROBERTS

Primary account number: 8575

Account number: 8575 -

## Checks and Substitute Checks

Check number	Amount	Date paid	Reference number
9999	1,131.60	11/18	074138945

There is 1 check listed totaling \$1,131.60

## Banking/Debit Card Withdrawals and Purchases

Date	Amount	Description
10/31	49.99	7804 Debit Card Purchase Circle K # 23684
11/04	11.39	7804 Debit Card Purchase Pharmacy First
11/04	108.63	7804 Recurring Debit Card Blue Cross and Blue S
11/04	23.00	7804 Recurring Debit Card Blue Cross and Blue S
11/04	52.51	7804 Debit Card Purchase Dodge's #7001
11/06	99.00	7804 Debit Card Purchase Storage Sense-Huntsville
11/12	71.17	7804 Recurring Debit Card GEICO 800-8413000 Dc
11/12	51.11	POS Purchase Red Lobster 01 Huntsville Al
11/12	8.27	7804 Debit Card Purchase Blue Plate Cafe
11/12	600.00	7804 Debit Card Purchase Crestwood Medical Cent
11/15	36.90	POS Purchase Pharmacy First Huntsville Al
11/15	10.12	7804 Debit Card Purchase Steak Out #3
11/18	8.27	7804 Debit Card Purchase Blue Plate Cafe
11/18	11.75	7804 Debit Card Purchase Kfc G135438 Huntville
11/19	30.00	7804 Debit Card Purchase Family Medicine Of Hun
11/20	55.00	7804 Debit Card Purchase Clearview Cancer Crest
11/22	55.00	7804 Debit Card Purchase Ent - Hns Of Huntsvill
11/25	619.00	7804 Debit Card Purchase Ent - Hns Of Huntsvill
11/27	6.54	7804 Debit Card Purchase Blue Plate Cafe

There were 2 Debit Card/Bank card PIN POS purchases totaling \$88.01

There were 17 other Banking Machine/Debit Card deductions totaling \$1,819.64

## Online and Electronic Banking Deductions

Date	Amount	Description
11/07	209.13	Direct Payment - Conc.Debt Hsv Draft Dbt XXXXXXXXX1024
11/13	196.15	Direct Payment - XXXXX9569 Comcast 8396900 1652741
11/25	72.72	Web Pmt Recur- Pcs Svc T-Mobile 7988179

There were 3 Online or Electronic Banking Deductions totaling \$478.00

## Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
10/31	739.07	11/08	1,610.41	11/18	785.07	11/25	688.35
11/04	543.54	11/12	879.86	11/19	755.07	11/27	681.81
11/06	444.54	11/13	683.71	11/20	700.07		
11/07	235.41	11/15	636.69	11/22	645.07		

# Virtual Wallet Spend Statement

PNC Bank

For the period 11/28/2019 to 12/30/2019

BILL ROBERTS  
2115 BIG COVE RD SE  
HUNTSVILLE AL 35801-1347

Primary account number: 8575

Number of enclosures: 0



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PO Box 609  
Pittsburgh PA 15230-9738



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For hearing impaired clients only

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Effective December 6, 2019, the annual fee for the USA Flag Visa Debit Card will be \$5.00. The \$5.00 annual fee is donated to the American Red Cross.

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## Holidays Can Bring Increased Scams



# Virtual Wallet Spend Statement



For 24-hour information, sign on to PNC Bank Online Banking  
on pnc.com.

For the period 11/28/2019 to 12/30/2019

BILL ROBERTS

Primary account number: -8575

Account number: -8575 -

## Deposits and Other Additions

Date	Amount	Description
12/13	117.36	Funds Transfer
12/23	350.00	Online Transfer
12/30	700.00	Online Transfer

## Banking/Debit Card Withdrawals and Purchases

Date	Amount	Description
11/29	55.00	7804 Debit Card Purchase Clearview Cancer Crest
11/29	39.96	7804 Debit Card Purchase Pharmacy First
11/29	14.44	7804 Debit Card Purchase Dollar-General #8302
12/02	26.23	7804 Debit Card Purchase #941 Huddle House
12/02	100.99	7804 Recurring Debit Card GEICO 800-8413000 Dc
12/02	20.00	7804 Debit Card Purchase Pharmacy First
12/02	46.38	7804 Debit Card Purchase Wal-Mart #375
12/02	25.41	7804 Debit Card Purchase Kroger #849 Huntsvill
12/02	3.27	7804 Debit Card Purchase Blue Plate Cafe
12/02	4.84	7804 Debit Card Purchase Walgreens #6430
12/03	38.14	7804 Debit Card Purchase #941 Huddle House
12/03	10.00	7804 Debit Card Purchase Exxonmobil Huntsville
12/03	108.63	7804 Recurring Debit Card Blue Cross and Blue S
12/03	23.00	7804 Recurring Debit Card Blue Cross and Blue S
12/04	57.71	7804 Debit Card Purchase Shell Oil 12472140008
12/04	55.00	7804 Debit Card Purchase Hsv Hosp Registration
12/04	55.00	7804 Debit Card Purchase Clearview Cancer Crest
12/05	8.27	7804 Debit Card Purchase Blue Plate Cafe
12/05	54.78	7804 Debit Card Purchase Chevron 0053466
12/06	25.06	7804 Debit Card Purchase Chick-Fil-A #03123
12/06	13.00	7804 Debit Card Purchase Blue Plate Cafe
12/09	99.00	7804 Debit Card Purchase Storage Sense-Huntsvil
12/09	65.00	7804 Debit Card Purchase Pharmacy First
12/09	71.17	7804 Recurring Debit Card GEICO 800-8413000 Dc
12/30	100.99	7804 Recurring Debit Card GEICO 800-8413000 Dc
12/30	300.00	ATM Withdrawal Huntsville Downtow Huntsville Al

There was 1 Banking Machine Withdrawal  
totaling \$300.00

There were 25 other Banking Machine/Debit  
Card deductions totaling \$1,121.27

## Online and Electronic Banking Deductions

Date	Amount	Description
12/02	1,800.00	Online Transfer
12/05	2,500.00	Online Transfer
12/11	222.74	Direct Payment - Conc.Debt Hsv Draft Dbt XXXXXXXX1024
12/13	196.15	Direct Payment - XXXXX9569 Comcast 8396900 6626090
12/24	72.72	Web Pmt Recur- Pcs Svc T-Mobile 9839413

There were 5 Online or Electronic Banking  
Deductions totaling \$4,791.61

## Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
11/28	681.81	12/04	3,137.81	12/11	78.79	12/30	576.29
11/29	572.41	12/05	574.76	12/13	.00		
12/02	1,645.29	12/06	536.70	12/23	350.00		
12/03	3,305.52	12/09	301.53	12/24	277.28		